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P.O. Box 1450
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PATENT

Attorney Docket No.: 020967-001100

On 12-3-04

TOWNSEND and TOWNSEND and CREW LLP

By: **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Sanguthevar Rajasekaran et al.

Application No.: 10/003,847

Filed: October 31, 2001

For: ONE-TIME CREDIT CARD
NUMBER GENERATOR AND SINGLE
ROUND-TRIP AUTHENTICATION

Customer No.: 20350

Confirmation No. 6387

Examiner: Lisa M. Caputo

Technology Center/Art Unit: 2876

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 18, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.